



# **HUD's Housing Counseling Program: Learn How Faith-based Non-profit Agencies Can Participate**

**Please call: 800-260-0718**

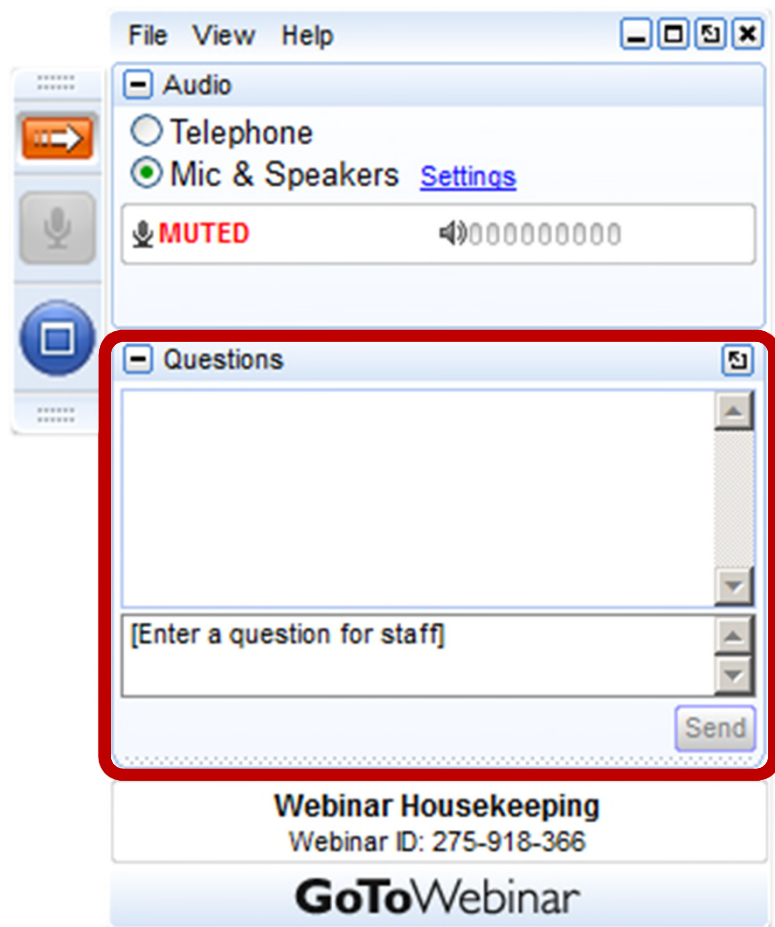
**Participant Access Code: 331204**

**to join the conference call portion of the webinar**

# Webinar Logistics:

- Audio is being recorded. It will be available along with the PowerPoint at [www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling).
- Attendee lines will muted during presentation .

# GoToWebinar: Ask Questions



## Your Participation

**There will be opportunities to ask questions.**

- The operator will ask people who want to make a comment. Please follow the operator's instructions at Q&A times.
- If unmuted during Q&A, please do not use a speaker phone.
- Please do not use "Hold" button if it will play music or other disruptive announcements.

# Welcome

Paula A. Lincoln, Director

HUD Center for Faith-Based and Neighborhood Partnerships

Jerry Mayer, Director

Outreach and Capacity Building, Office of Housing Counseling



# **HUD's Housing Counseling Program: Learn How Faith-based Non-profit Agencies Can Participate**

Presented by  
**Suzanne Isaacs**  
Office of Housing Counseling

**July 31, 2014**

# Agenda

- What is a HUD Approved Housing Counseling Agency?
- What kind of services do they provide to help people?
- Should my organization become a HUD approved housing counseling agency?
- How can you find a local HUD Approved housing counseling agency?

# What is a HUD-approved housing counseling agency?

Housing Counseling provides individuals and families with the knowledge they need to obtain, sustain, and improve their housing. HUD accomplishes this mission by supporting a strong national network of 2,400 HUD-approved housing counseling agencies and housing counselors.

HUD-approved Housing Counseling Agencies have served more than 9.5 million households since 2009. Nearly 80% of clients received one-on-one counseling services.

# What kind of services do they provide to help people?

**HUD-approved nonprofit agencies provide a variety of services  
in an individual and group setting:**

- Pre-purchase Housing Counseling and Education
- Post-Purchase Counseling and Education
- Foreclosure Intervention Counseling
- Reverse Mortgage/Home Equity Conversion Mortgage (HECM) Counseling
- Rental Counseling
- Fair Housing Education
- Homeless Prevention Counseling
- Default Education

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**Many agencies provide additional services and programs, including down payment assistance, emergency utility assistance, job/interview training, daycare, food banks, homeless shelters, low income housing**

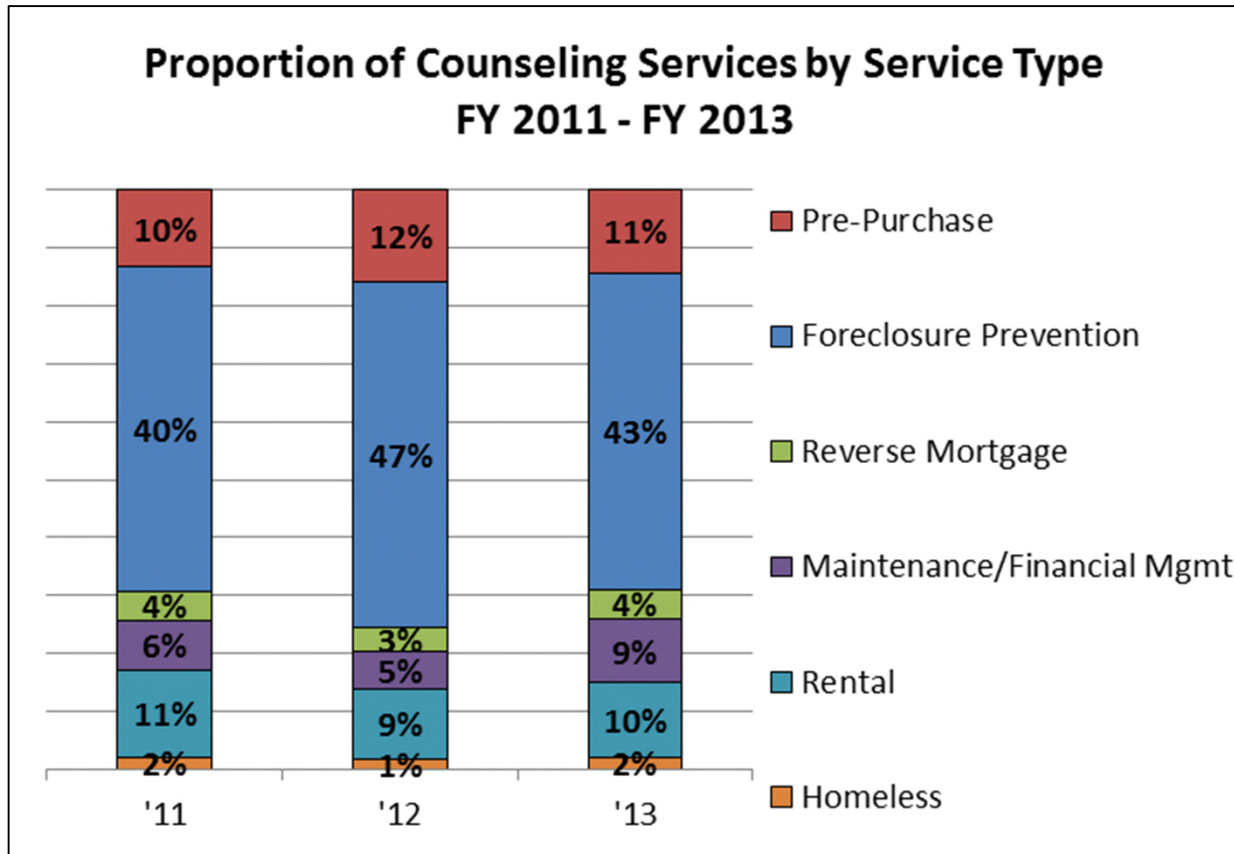


# Housing Counseling Services Impact

## FY 2011 – FY 2013

Housing Counseling Service	Total Clients Served			
	FY 2011	FY 2012	FY 2013	Total FY 2011-2013
Education Workshops	540,194	361,057	336,130	1,237,381
Pre-Purchase Counseling	183,698	206,188	175,784	565,670
Foreclosure Prevention Counseling	777,112	774,132	673,744	2,224,988
Home Maintenance & Financial Management Counseling	117,756	83,659	134,965	336,380
Reverse Mortgage Counseling	69,683	53,170	63,508	186,361
Rental Counseling	206,735	157,458	157,353	521,546
Homeless Counseling	29,644	21,947	26,061	77,652
<b>Total Clients Served</b>	<b>1,924,822</b>	<b>1,657,611</b>	<b>1,567,545</b>	<b>5,149,978</b>

# Trends in Housing Counseling Services: FY 2011 – FY 2013



# Goals of Housing Counselors

- Provide unbiased assistance to help clients resolve their housing problems or needs
- Provide education and one-on-one counseling
- Design an action plan to address barriers to housing
- Help clients to access community resources
- Monitor client's progress in meeting their housing goals
- Assist client to work with lenders to resolve mortgage delinquencies

# Impact of Housing Counseling

- ✓ More than 9.5 million families have benefited from HUD-approved housing counseling since 2009. The program helps predominantly low-income families, ethnic and racial minorities, underserved households, but every one is eligible for counseling
- ✓ Studies by the HUD Office for Policy Development and Research shows:
  - Foreclosure prevention clients showed nearly **70%** obtained a remedy and retained their home and **56%** cured their defaults and became current on their mortgage.
  - **35%** of participants became homeowners within 18 months of pre-purchase counseling and only one of those buyers subsequently fell behind in their mortgage payments.

# What are the benefits of becoming a HUD approved housing counseling agency?

- Credibility in the community with partners, lenders, and the families served.
- Access to scholarships for training from Office of Housing Counseling partners.
- Technical assistance, capacity building, and training from HUD.
- Wider visibility and access to clients through HUD website, mobile app, and toll-free referral number.
- Other funding sources such as state, local, foundation, and private grant funds often require HUD approval.

# Should my organization become a HUD approved HCA?

- ✓ Meet HUD eligibility requirements.
- ✓ Develop a clear, concise and comprehensive housing counseling and education program.
- ✓ Form a team of counselors and industry partners to enhance the quality of information you will provide.
- ✓ Demonstrate your program has the resources to run a successful housing counseling program.
- ✓ Evaluate your present program. You must have a one year track record of running a successful program
- ✓ Prohibited from requiring religious instruction, counseling, conducting mandatory services or exerting religious influence in the provision of assistance.

# What Are the Eligibility Requirements?

A few of the more important are:

- **Nonprofit Status.** The applicant must function as private or public nonprofit organization. The agency must submit evidence of nonprofit status as demonstrated by Section 501 (c) of the Internal Revenue Code.
- **Experience.** The applicant must have successfully administered a housing counseling program for at least one year.
- **Community Base.** The applicant must have functioned for at least one year in the geographical area that the applicant proposes to serve.
- **Counseling Resources.** The applicant must have sufficient resources to implement its proposed counseling plan no later than the date of HUD approval.

*Detailed information and additional requirements of the housing counseling program are provided in the [Housing Counseling Program Handbook 7610.1](#) The program handbook lists the qualifying criteria that all applicants must meet to receive HUD approval*

# How to submit an application for approval by HUD

✓ Contact Ms. Hazel McLemore prior to submitting an application or to learn more about being HUD-approved.

✓ Ms. McLemore can be reached by telephone at: (312) 913-8098 or via email at:

[Hazel.McLemore@hud.gov](mailto:Hazel.McLemore@hud.gov)

✓ Website:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/hcc/hccprof13](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/hccprof13)





# Why Partner With Housing Counseling Agencies?

- Help your constituents make sound financial decisions from a confidential, unbiased professional counselor experienced in the local market.
- Ask agency counselors to present home buyer education classes at your facility.
- Receive warnings on scam alerts, notification on new initiatives and other valuable information that come from nonprofit impartial sources.
- Increased credibility in your community with partners, lenders, and the families you serve.

# How to make an intelligent referral to a housing counseling agency

- Listen to your client, family member or colleague's housing problem and needs – you may be the first point of contact.
- Openly discuss what a local housing counseling agency does and why they are being referred (they should make their own appointment).
- Help prepare for the visit:
  - Emphasize no shame in consulting a housing counselor. It can be a great relief just to talk with one!
  - 1<sup>st</sup> appointment lasts about 45 minutes; involves talking about the problem.
  - Some initial plans will be provided.
  - Likely lead to effective outcome.

# What are HUD's Resource for Disasters?

- If your home has been affected by a natural disaster (hurricane, flood, tornado, wildfire, etc.) it is important to identify the resources available to assist in your recovery.
- Most federal disaster recovery efforts are triggered by the designation of the area as a Presidentially-declared disaster area.
- To obtain the latest information on available programs, eligibility criteria, and declared disasters, visit the national disaster recovery site, located at: <http://www.disasterassistance.gov>
- Need to talk about your disaster? Call the Disaster Distress Helpline toll-free anytime at 1-800-985-5990 or text "TalkWithUs" to 66746 (standard rates apply)
- Housing counselors can often connect people to disaster relief.

# How to I Find a HUD approved Agency?

Contact counseling agencies by HUD's  
interactive voice system by calling

**(800) 569-4287**

to search by zip code

*Receives over 2,000 calls daily*

Online referrals to approved housing  
counseling agencies are available on

[www.hud.gov/findacounselor](http://www.hud.gov/findacounselor)

directly on the main page

**HUD iPhone APP**

# [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor)

Notice there are different links for Reverse Mortgage Counseling, Foreclosure Avoidance, and all other types of housing counseling.



THURSDAY, FEBRUARY 14, 2013

**HUD.GOV**  
U.S. Department of Housing and Urban Development  
Secretary Shaun Donovan

HOME PRESS ROOM HOMEOWNER HELP STATE INFO PROGRAM OFFICES TOPIC AREAS

HUD > I Want To > Talk to a Housing Counselor

Want advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages? HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice. Search online for a **housing counseling agency** near you, or call HUD's interactive voice system at: (800) 569-4287.

If you are facing foreclosure and want the assistance of a housing counselor, search the list of **Foreclosure Avoidance Counselors** or visit the Making Home Affordable program [Q for Borrowers](#).

If you would like to talk to a reverse mortgage counselor, please **search here**.

**Consumer Fees for Housing Counseling**

Foreclosure prevention counseling and homeless counseling services are available free of charge through HUD's Housing Counseling Program. Housing Counseling agencies participating in HUD's Housing Counseling Program are not permitted to charge consumers for these specific housing counseling services. Counseling recipients should not pay for these services. However, housing counseling agencies are permitted to charge reasonable and customary fees for other forms of housing counseling and education services, including pre-purchase, reverse mortgage, rental, and non-delinquency post-purchase counseling services, provided certain conditions are met:

- Agencies must provide counseling without charge to persons who demonstrate they cannot afford the fees;
- Agencies must inform clients of the fee structure in advance of providing services;
- Fees must be commensurate with the level of services provided.

You should contact your [local HUD office](#) if you encounter housing counseling agencies that you believe are not complying with these requirements.

# How to Find a HUD approved Agencies

The next screen takes you to a drop down of states to select your area from, or you can click on states directly on the map

TUESDAY, MARCH 12, 2013

**HUD.GOV**  
U.S. Department of Housing and Urban Development  
Secretary Shaun Donovan  
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HUD > Housing Counseling

## HUD Office of Housing Counseling

### HUD Approved Housing Counseling Agencies

HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. This page allows you to select a list of agencies for each state below. You may search more specifically for a **reverse mortgage counselor** or if you are facing foreclosure, search for a **foreclosure avoidance counselor**.

Please select a state from the list below and click the "Go to this page" link, or select a state from the map below.

Alabama  
Alaska  
Arizona  
Arkansas

[Go to this page](#)

Agency Contact Information by State (Map)




# How to Find a HUD approved Agencies

The search results show agency's address, contact numbers, email, languages, provided, and certified services


Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address	Counseling Services	Languages	Parent Organization
COMMUNITY RESOURCE AND HOUSING DEVELOPMENT CORPORATION-ALAMOSA	Phone: 719-589-1680 Fax: 719-589-1688 E-mail: <a href="mailto:ruth@crhdc.org">ruth@crhdc.org</a> Website: <a href="http://www.crhdc.org">www.crhdc.org</a>	1016 West Avenue, Box 1 ALAMOSA, Colorado 81101-3052	<ul style="list-style-type: none"> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>	COMMUNITY RESOURCES AND HOUSING DEVELOPMENT CORPORATION
CITY OF AURORA COMMUNITY DEVELOPMENT DIVISION	Phone: 303-739-7914 Fax: 303-739-7925 E-mail: <a href="mailto:aormsby@auroragov.org">aormsby@auroragov.org</a> Website: <a href="http://auroragov.org">auroragov.org</a>	9898 E Colfax Ave AURORA, Colorado 80010-5012	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>	
BOULDER COUNTY HOUSING AUTHORITY	Phone: 720-564-2279 Fax: 303-441-1537 E-mail: <a href="mailto:hcinfo@bouldercounty.org">hcinfo@bouldercounty.org</a> Website: <a href="http://www.bouldercountyhc.org">www.bouldercountyhc.org</a>	2525 13th Street Suite 204 BOULDER, Colorado 80304-4104	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Financial Management/Budget Counseling</li> <li>- Home Improvement and Rehabilitation Counseling</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> <li>- Predatory Lending Education Workshops</li> <li>- Rental Housing Counseling</li> </ul>	<ul style="list-style-type: none"> <li>- English</li> <li>- Spanish</li> </ul>	
UPPER ARKANSAS AREA COUNCIL OF GOVERNMENTS	Phone: 719-269-7687-110 Fax: 719-275-2907 E-mail: <a href="mailto:laura.yost@uaacog.com">laura.yost@uaacog.com</a> Website: <a href="http://www.uaacog.com">www.uaacog.com</a>	3224 Independence Rd Unit A Canon City, Colorado 81212-6314	<ul style="list-style-type: none"> <li>- Fair Housing Pre-Purchase Education Workshops</li> <li>- Mortgage Delinquency and Default Resolution Counseling</li> <li>- Non-Delinquency Post Purchase Workshops</li> <li>- Pre-purchase Counseling</li> <li>- Pre-purchase Homebuyer Education Workshops</li> </ul>	<ul style="list-style-type: none"> <li>- ASL</li> <li>- English</li> <li>- Spanish</li> </ul>	

# Resources

[www.hud.gov/offices/fbci](http://www.hud.gov/offices/fbci)



## Housing Counseling: A Guide for Faith-Based and Community Organizations



HUD supports over 2,500 approved nonprofit, faith-based and government entities that provide confidential and dependable housing counseling services, including:

- Pre-Purchase
- Reverse Mortgage
- Mortgage Delinquency
- Rental Assistance
- Homebuyer Education
- Financial Management
- Homelessness and Rental Assistance

Many agencies also provide additional services and programs including:

- Down Payment Assistance
- Emergency Utility Assistance
- Job/Interview Training
- Food Banks
- Homeless Shelters
- Low Income Housing

### Why Housing Counseling?

Your organization is uniquely equipped to meet the demands of the current housing industry by helping families afford, find, and keep their homes by becoming a HUD-Approved Housing Counseling Agency.

- Housing counseling is an excellent cost effective way for your faith-based group to contribute to the growth and stability of your community.
- There is a special sense of satisfaction knowing your counselors are skilled and experienced professionals with knowledge of the many federal, state and local programs in your area.

### How Do I Participate as a Faith Based Organization?

- If your Faith-Based organization already offers housing counseling services, please consider applying for HUD approval directly or participate by affiliating with a HUD intermediary or State Housing Finance Agency
- Develop a clear, concise and comprehensive housing counseling and education program
- Form a team of counselors and industry partners to enhance the quality of information you will provide
- Evaluate your present program. You must have a one year track record of running a successful program
- Demonstrate your program has the resources to run a successful housing counseling program

- Meet HUD eligibility requirements
- Offer HUD housing counseling program services to all; no religious preferences

### What are the Benefits of HUD Approval?

HUD approval demonstrates that your agency meets certain industry standards and federal guidelines, which have become the benchmark for participation in various other public and private housing programs.

- Eligible for HUD Housing Counseling Grant Program
- Credibility in the community with partners, lenders, and the families served
- Other funding sources such as state, local, foundation, and private grant funds often require HUD approval
- Access to scholarships for training from Office of Housing Counseling partners
- Technical assistance, capacity building, and training from HUD
- Wider visibility and access to clients through HUD website, mobile app, and toll-free referral number

### Contact Us

This fact sheet highlights the few ways a faith-based organization can partner with HUD's Office of Housing Counseling. We encourage you to contact the Office of Housing Counseling and visit our Website for more information.

Office of Housing Counseling web site:  
[www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)

Email questions or comments:  
[Housing.counseling@hud.gov](mailto:Housing.counseling@hud.gov)

To join the Housing Counseling Listserv for important announcements email: [listserv@hudlist.hud.gov](mailto:listserv@hudlist.hud.gov)

To join the HUD Faith-Based Listserv for important announcements email: [Gayela.A.Bynum@hud.gov](mailto:Gayela.A.Bynum@hud.gov)

To find a HUD Approved Agency call 1-800-569-4287

HUD Center for Faith-Based and Neighborhood Partnerships 451 7th Street, 5W - Room 10184, Washington, DC 20410 202-708-2404



# HUD Center for Faith-Based & Neighborhood Partnerships



**Paula A. Lincoln, Director**  
**451 7<sup>th</sup> Street, SW Room 10184**  
**Washington, DC 20410**

**Office: 202-708-2404**

**Fax: 202-708-1160**

**Email: [Partnerships@hud.gov](mailto:Partnerships@hud.gov)**

**Website: [www.hud.gov/offices/fbci](http://www.hud.gov/offices/fbci)**

# For More Information



Contact counseling agencies through [hud.gov](http://hud.gov) at  
[www.hud.gov/findacounselor](http://www.hud.gov/findacounselor)

Or call **(800) 569-4287** to search by zip code

Check out our new iPhone app in the app store  
(search housing counseling)

For The Bridge Newsletter, training and events, counselor  
resources, grant information, and to sign up for our listserv  
[www.hud.gov/housingcounseling](http://www.hud.gov/housingcounseling)

Questions or comments:

[housing.counseling@hud.gov](mailto:housing.counseling@hud.gov)

